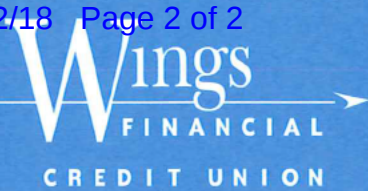


EXHIBIT 1



02/12/2016

FLORINE LUTHER
3220 8TH AVE E APT 507
HIBBING, MN 55746-5602

RE: Wings ID#: [REDACTED]
Account #: [REDACTED]

This is an attempt to collect a debt; any information obtained will be used for that purpose.

Dear FLORINE,

Your loan for the 2011 FORD FUSION is in default. The principal loan balance is \$16,133.40. This amount does not include interest or any other amounts owed. To obtain a payoff figure, you will need to contact the Collection Department at the number listed below. All delinquent payments must be in our office no later than the close of business on **02/26/2016**.

If you do not pay the delinquent amount of \$677.34 which includes unpaid late fees in the amount of \$16.52 plus any additional payments and late fees that may come due, the Credit Union may repossess the collateral, bring legal action on the claim, or pursue any other legal remedies provided by applicable law.

We have reported information about your account to the credit bureaus. Late payments, missed payments or other defaults on your account have been reflected in your credit report.

Sincerely,

A handwritten signature in black ink, appearing to read "Matthew Stibal".

Matthew Stibal
Special Accounts
(952) 997-8065
1-866-692-2655, ext 8304